

# TIPS FOR FILING YOUR FLOOD INSURANCE CLAIM



# FEMA

If your community has been flooded, and your property or home has suffered flood damage, please follow these instructions to file your flood insurance claim.

## IMMEDIATELY

- Call your agent or insurance company.** Have the following information with you when you place your call: (1) the name of your insurance company (your agent may write policies for more than one company); (2) your policy number; and (3) a telephone number/e-mail address where you can be reached.
- When you file your claim,** ask for an approximate time frame during which an adjustor can be expected to visit your home so you can plan accordingly.

## ONCE YOU HAVE REPORTED YOUR LOSS

- An adjustor will work with you** to calculate the value of the damage and prepare a repair estimate.

**Please keep your agent advised if your contact information changes. If you are still in a shelter or cannot be easily reached, please provide the name of a designated relative or point-of-contact who can reach you.**

## BEFORE THE ADJUSTOR ARRIVES

- Local officials may require the disposal of damaged items.** If you dispose of items, please keep a swatch or other sample of damaged item(s) for the adjustor.
- Separate damaged items from undamaged items.** If necessary, place items outside the home.
- Take photos.** Take photos of any water in the house and damaged personal property. Your adjustor will need evidence of the damage and damaged items (i.e.: cut swatches from carpeting, curtains, chairs) to prepare your repair estimate.
- Make a list of damaged or lost items and include their age and value where possible.** If possible, have receipts for those items available for the adjustor.
- If you have damage estimates prepared by a contractor(s), provide them to the adjustor** since they will be considered in the preparation of your repair estimate.
- Contact your insurance company if an adjustor has not been assigned to you** within several days.

**To Register For FEMA Disaster Assistance**

Call 1-800-621-3362.



[www.fema.gov/nfip](http://www.fema.gov/nfip) - [www.floodsmart.gov](http://www.floodsmart.gov)

Call your insurance agent or insurance company listed below.

**LIST OF NFIP INSURANCE COMPANIES**

AIG National Insurance Company	Holyoke Mutual Insurance Company, The
Allstate Insurance Company	Hartford Fire Insurance Company
American Bankers Insurance Company of Florida	Hartford Underwriters Insurance Company
American Colonial Insurance Company	High Point Preferred Insurance Company
American Commerce Insurance Company	Holyoke Mutual Insurance Company, The
American Family Mutual Insurance Company	Homesite Insurance Company
American National Property & Casualty Company	Imperial Fire and Casualty Insurance Company
American Reliable Insurance Company	Indemnity Insurance Company of North America
American Strategic Insurance Corporation	Integrand Assurance Company
American Summit Insurance Company	Island Insurance Company, Ltd.
Audubon Insurance Company	Liberty Mutual Fire Insurance Company
Auto Club Group Insurance Company	MIC Property & Casualty Insurance Corporation
Auto Club South Insurance Company	MAPFRE PRAICO Insurance Company
Auto-Owners Insurance Company	Middlesex Mutual Assurance Company
Balboa Insurance Company	Millville Mutual Insurance Company
Baldwin Mutual Insurance Company	Mobile USA Insurance Company, Inc.
California State Automobile Association	National Grange Mutual Insurance Company
Capital City Insurance Company, Inc.	National Insurance Company
Century-National Insurance Company	National Interstate Insurance Company
Citizens Insurance Company of America	National Lloyds Insurance Company
Colonial American Casualty and Surety Company	Nationwide Mutual Fire Insurance
Columbia Lloyds Insurance Company	New Hampshire Insurance Company
Converium Insurance of North America	New Jersey Re-Insurance Company
Cooperativa de Seguros Multiples de Puerto Rico	New York Central Mutual Fire Insurance Company
Cornerstone Insurance Company	North Sea Insurance Company
Delta Lloyds Insurance Company	Old Guard Insurance Company
Everett Cash Mutual Insurance Company	Omega Insurance Company
Federated National Insurance Company	Pacific Indemnity Insurance Company
Fidelity & Deposit of Maryland	Patrons Mutual Insurance Company of Connecticut
Fidelity National Insurance Company	Philadelphia Contributionship Insurance Company, The
Fidelity National Property & Casualty, Inc.	Preferred Mutual Insurance Company
Fire Insurance Exchange	Seguros TRIPLE-S, Inc.
First American Property & Casualty Insurance Company	Selective Insurance Company of America
First Insurance Company of Hawaii, Ltd.	Senior Citizens Mutual Insurance Company
Florida Family Mutual Insurance Company	Service Insurance Company
Florida Select Insurance Company	Sierra Pacific Insurance Company
Franklin Homeowners Assurance Company	Southern Family Insurance Company
Hanover Insurance Company	Southern Farm Bureau Casualty Insurance Company
Harleysville Mutual Insurance Company	State Farm Fire & Casualty Company
Hartford Fire Insurance Company	Sunshine State Insurance Company
Hartford Underwriters Insurance Company	Tower Hill Preferred Insurance Company
High Point Preferred Insurance Company	Travelers Property Casualty Insurance Company
Holyoke Mutual Insurance Company, The	Union American Insurance Company
Hartford Fire Insurance Company	Union Mutual Fire Insurance Company
Hartford Underwriters Insurance Company	United Ohio Insurance Company